

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In Re: )  
RICHARD L. MICCO, and )  
LINDA L. MICCO, ) Bankruptcy No.: 17-10452-TPA  
Debtors. )  
RICHARD L. MICCO, AND ) Chapter: 13  
LINDA L. MICCO, )  
Movant, )  
v. ) Hearing Date: 12/12/2017  
DISCOVER BANK, )  
Respondent. ) Hearing Time: 9:30 AM  
RONDA J. WINNECOUR, Trustee. ) Response Deadline: 11/23/2017  
 ) Document No.: 49  
 )  
 )

**ORDER REMOVING JUDICIAL LIEN WHICH IMPAIRS AN EXEMPTION**

And Now, the 27th day of November, 2017, after careful consideration of the Debtor's Motion to Remove Judicial Lien Which Impairs an Exemption and all matters of record, it is **ORDERED** that the Debtors' Motion is granted, and the lien of Discover Bank, of 2500 Lake Cook Road, Riverwoods, Illinois 60015, created by judgment on May 16, 2011, by Order on Case No. 2010-11275, in the Court of Common Pleas, Lawrence County, Pennsylvania, which impairs an exemption to which the Debtors are entitled, being the Debtors' property, known as 1861 Mercer-New Wilmington Road, New Wilmington, Wilmington Township, Mercer County, Pennsylvania 16142-1939, as Recorded by the Mercer County Recorder's Office, Pennsylvania, at Instrument Number Wk9999-00083309, described as,

"All that certain parcel situated in the Township of Wilmington, County of Mercer, Commonwealth of Pennsylvania, being the same premises which vested in the Mortgagor

by deed dated July 1, 1998, of record in Mercer County, Deed Book Volume 98DR, Page 11562, and Parcel 32-213-058-001-001.

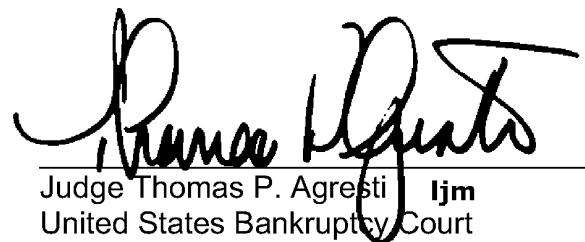
The Real Property or its address is commonly known as 1816 Mercer-New Wilmington Road, New Wilmington, Mercer County, PA 16142. The Real Property parcel identification number is 32-213-058-001-001.;"

**is null and void.**

**It is Further Ordered** that the lien of Discover Bank, and any subsequent or future assigns, is unsecured.

**It is Further Ordered** that the lien is void and a nullity, that the lien is permanently divested and released from the collateral, and that the Respondents and any and all successors and assigns are forever enjoined and barred from any and all efforts to enforce or collect on the lien.

**It is Further Ordered** that this Order is self-executing and that neither the plaintiff nor the Respondents, their successors or assigns, need to take any future action to satisfy the judgment lien.



Judge Thomas P. Agresti  
United States Bankruptcy Court

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Richard L. Micco  
 Linda L. Micco  
 Debtors

Case No. 17-10452-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: dkam  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Nov 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2017.

db/jdb +Richard L. Micco, Linda L. Micco, P.O. Box 9, New Wilmington, PA 16142-0009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 29, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2017 at the address(es) listed below:

Christopher M. McMonagle on behalf of Creditor Wilmington Savings Fund Society, FSB, et al.  
 cmcmongan@sterneisenberg.com, bkecf@sterneisenberg.com

Dai Rosenblum on behalf of Joint Debtor Linda L. Micco dunmyrem@zoominternet.net,  
 dailaw@earthlink.net;dailaw2@earthlink.net;pjzb@zoominternet.net;jmp8618@gmail.com

Dai Rosenblum on behalf of Debtor Richard L. Micco dunmyrem@zoominternet.net,  
 dailaw@earthlink.net;dailaw2@earthlink.net;pjzb@zoominternet.net;jmp8618@gmail.com

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com

Kirsten S. Penn on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com

Mario J. Hanyon on behalf of Creditor Ditech Financial LLC pawb@fedphe.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Roger P. Poorman on behalf of Creditor First Commonwealth Bank rpoorman@lenderlaw.com,  
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Ronda J. Winnecour cmeccf@chapter13trusteevdpa.com

T. Lawrence Palmer on behalf of Creditor T. Lawrence Palmer Office of Attorney General,  
 Pennsylvania Department of Revenue lpalmer@attorneygeneral.gov, MarkSPalmerPC@aol.com

TOTAL: 10